

Navigating the Financial Aid Process

The Free Application for Federal Student Aid (FAFSA) is the gateway to more than \$120 billion in federal aid each year to help pay for college or a career and technical education (CTE) program. The FAFSA is used to determine your eligibility for federal financial aid, many state financial aid programs, and private scholarships. Billions in financial aid are left unclaimed each year. Don't assume you won't qualify—everyone should complete the FAFSA, which typically opens every year on October 1.

Steps to Completing the FAFSA

PART ONE: GETTING STARTED

1. Create a Federal Student Aid (FSA) ID.¹ Both the student and one or both parents (if the student is dependent) must create FSA IDs.
2. Not sure whether you should file as a dependent or independent student? Determine your status.²
3. If you are a dependent student, both you and your parent(s) will need to provide financial information to complete the FAFSA.

PART TWO: FILLING OUT THE FAFSA

4. The FAFSA for the 2026-2027 academic year opens on October 1, 2025, and closes on June 30, 2027. Check each college's website for its priority filing date, and make sure to submit the FAFSA before the posted deadline. Filing early may mean more financial aid as some financial aid is awarded on a first-come, first-served basis.
5. Set aside approximately one hour to complete the FAFSA. Filing online³ is recommended as the FAFSA will process more quickly and accurately. However, the FAFSA is also available to print and mail.
6. Questions about filling out the form? Get help from your high school or find a FAFSA completion event near you. Find additional resources at www.ecmc.org/tcp.
7. Once you hit the submit button on the FAFSA, a confirmation page appears. Read the instructions about what happens next. This information is also emailed to you immediately.

PART THREE: AFTER YOU FILE

8. Watch your email for your FAFSA Submission Summary to be sent to you by Federal Student Aid approximately one week after you submit your FAFSA. The FAFSA Submission Summary summarizes information you provided on the FAFSA and provides your estimated eligibility for the Federal Pell Grant.
9. If Federal Student Aid selects your FAFSA for verification, your colleges will request additional information from you by email. Be sure to read all emails, follow their instructions, and contact them if you have any questions.
10. Also, expect to receive a financial aid offer from the colleges where you have been accepted detailing what they can provide you in financial aid (grants, scholarships, work-study, and/or loans).
11. Compare the financial aid offers from your colleges. If you have questions, call or email the financial aid offices. Select the college that is right for you, and follow the instructions to enroll!

¹FSA ID: <https://studentaid.gov/fsa-id/create-account/launch>

²Determine your dependency status: <https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency>

³FAFSA online application: <https://studentaid.gov/h/apply-for-aid/fafsa>

For more information on how to complete the FAFSA, visit <https://studentaid.gov/apply-for-aid/fafsa/filling-out>. For information on state financial aid programs, including available funding for those ineligible to file the FAFSA, visit www.nasfaa.org/state_financial_aid_programs.